

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jennifer Ann Gomaa
Debtor

Case No. 14-04469-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: karendavi
Form ID: 3180W

Page 1 of 2
Total Noticed: 37

Date Rcvd: Jul 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2017.

db +Jennifer Ann Gomaa, 317 Emerald Street, Harrisburg, PA 17110-1821
cr +Cerastes, LLC, c/o Weinstein, Pinson & Riley, P.S., 2001 Western Avenue, Ste 400, Seattle, WA 98121-3132
4549778 +AUTO TRAKK LLC, 1500 SYCAMORE ROAD, STE 200, MONTOURSVILLE, PA 17754-9416
4549779 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4567119 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4549780 +CHARLES I TURNER, ESQUIRE, 38 E RIDGEWOOD AVE, #395, RIDGEWOOD, NJ 07450-3808
4549782 +COML ACCEPT, PO BOX 3268, SHIREMANSTOWN, PA 17011-3268
4549785 +ENHANCED ACQ, 3840 E ROBINSON ROAD, AMHERST, NY 14228-2001
4549788 HUD/FHA, C/O HUD - THE WANAMAKER BLDG, 100 PENN SQUARE EAST, PHILADELPHIA, PA 19107-3380
4549791 +KML LAW GROUP PC, SUITE 5000 - BNY INDEPENDENCE CENTER, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538
4549792 +LAURA MURPHY, 317 EMERALD STREET, HARRISBURG, PA 17110-1821
4549793 +LINDA MURPHY, 317 EMERALD STREET, HARRISBURG, PA 17110-1821
4549794 +METRO BANK CORPORATE OFFICE, 3801 PAXTON STREET, PO BOX 4999, HARRISBURG, PA 17111-0999
4566135 National Credit Adjusters, LLC, Attn: Michael Swanson, PO Box 3023, Hutchinson, KS 67504-3023
4594100 +Office of UC Benefits Policy, Department of Labor and Industry, Office of Chief Counsel, Unemployment Compensation Division, 651 Boas Street, 10th Floor, Harrisburg, PA 17121-0751
4549796 +PATIENT FIRST, 5000 COX ROAD, STE 100, GLEN ALLEN, VA 23060-9263
4549798 +PNC MORTGAGE, BANKRUPTCY DEPT, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
4549801 +STATE COLLS, 2509 S STOUGHTON ROAD, MADISON, WI 53716-3314
4549803 +TORRES CREDIT SERVICES, 27 FAIRVIEW ST, PO BOX 189, CARLISLE, PA 17013-0189
4549804 +UNEMPLOYMENT COMP OVERPAYMENT MATTERS, DEPT OF LABOR AND INDUSTRY, OFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4549805 +UNEMPLOYMENT COMP TAX MATTERS, HARRISBURG CASES - OFF OF CHIEF COUNSEL, DEPT OF LABOR & INDUSTRY, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0700
4549807 +WILLIAM AND KAREN JENKINS, 537 W CUMBERLAND ROAD, ENOLA, PA 17025-2544

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4574874 +EDI: ATLASACQU.COM Jul 17 2017 18:58:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
4549781 +E-mail/Text: dehartstaff@pamdl3trustee.com Jul 17 2017 18:55:32 CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4549783 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2017 18:55:23 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4549784 +EDI: DCI.COM Jul 17 2017 18:58:00 DIVERSIFIED, PO BOX 551268, JACKSONVILLE, FL 32255-1268
4549786 +E-mail/Text: bknotice@erccollections.com Jul 17 2017 18:55:27 ENHANCED RECOVERY CORP, 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412
4549787 +EDI: BLUESTEM Jul 17 2017 18:58:00 FINGERHUT DIRECT MARKETING, 6250 RIDGEWOOD ROAD, ST CLOUD, MN 56303-0820
4549789 EDI: IRS.COM Jul 17 2017 18:58:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4549790 EDI: JEFFERSONCAP.COM Jul 17 2017 18:58:00 JEFFCAPSYS, 16 MCLELAND RD, SAINT CLOUD, MN 56303
4590814 EDI: JEFFERSONCAP.COM Jul 17 2017 18:58:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4549795 +EDI: MID8.COM Jul 17 2017 18:58:00 MIDLAND FUNDING LLC, 8875 AERO DRIVE SUITE 200, SAN DIEGO, CA 92123-2255
4549799 +E-mail/Text: colleen.atkinson@rmscollect.com Jul 17 2017 18:55:40 REC MGM SYS, PO BOX 17305, RICHMOND, VA 23226-7305
4549800 EDI: NEXTEL.COM Jul 17 2017 18:58:00 SPRINT NEXTEL CORRESPONDENCE, ATTN: BANKRUPTCY DEPT, PO BOX 7949, OVERLAND PARK, KS 66207
4560953 EDI: NEXTEL.COM Jul 17 2017 18:58:00 Sprint Corp, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
4549802 EDI: AISTMBL.COM Jul 17 2017 18:58:00 T-MOBILE BANKRUPTCY DEPT, PO BOX 37380, ALBUQUERQUE, NM 87176
4549806 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jul 17 2017 18:55:25 WESTLAKE FINANCIAL, 4751 WILSHIRE BLVD, LOS ANGELES, CA 90010-3827
TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Auto Trakk, LLC, 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
4554893* +Auto Trakk, LLC, 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
4549797 ##+PLAIN GREEN LOANS, 93 MACK ROAD, STE 600, PO BOX 255, BOX ELDER, MT 59521-0255
TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dorothy L Mott on behalf of Debtor Jennifer Ann Gomaa DorieMott@aol.com,
KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Kara Katherine Gendron on behalf of Debtor Jennifer Ann Gomaa karagendronecf@gmail.com,
doriemott@aol.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com
Thomas I Puleo on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William Philip Carlucci on behalf of Creditor Auto Trakk, LLC wcarlucci@elionlaw.com,
wcarlucci@elionwayne.com

TOTAL: 8

Information to identify the case:

Debtor 1 **Jennifer Ann Gomaa**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:14-bk-04469-RNO**

Social Security number or ITIN **xxx-xx-8467**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

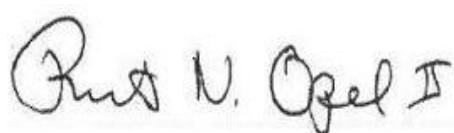
Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jennifer Ann Gomaa

**By the
court:**

July 17, 2017



Honorable Robert N. Opel
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.